

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Canceled)

2. (Currently Amended) ~~The A method according to claim 1,~~ for verifying a check that is being used for an on-line transaction, comprising:

entering in, by a customer using a computer, data obtained from a MICR line of the check, the data including a one-way hash value that is based on the data provided on the MICR line as well as private data not provided on the MICR line;

receiving, by a web server of a merchant for which the customer seeks to make the on-line transaction, the data entered by the customer, the data being received by way of a computer network;

transmitting, by the web server of the merchant to a check verifier by way of the computer network, the data entered by the customer; and

verifying, by the check verifier, whether or not the check is valid,

wherein the verifying is performed by the check verifier computing a hash value based on the data entered by the customer and provided to it by the web server, as well as private data of the customer that is obtained from a database accessible by the check verifier,

wherein the one-way hash value is included as an n-digit field at one end of the MICR line, n being an integer greater than one.

3. (Currently Amended) ~~The A method according to claim 1,~~ for verifying a check that is being used for an on-line transaction, comprising:

entering in, by a customer using a computer, data obtained from a MICR line of the check, the data including a one-way hash value that is based on the data provided on the MICR line as well as private data not provided on the MICR line;

receiving, by a web server of a merchant for which the customer seeks to make the on-line transaction, the data entered by the customer, the data being received by way of a computer network;

transmitting, by the web server of the merchant to a check verifier by way of the computer network, the data entered by the customer; and

verifying, by the check verifier, whether or not the check is valid,

wherein the verifying is performed by the check verifier computing a hash value based on the data entered by the customer and provided to it by the web server, as well as private data of the customer that is obtained from a database accessible by the check verifier,

wherein the entering in step includes entering in the private data by the customer,

wherein the check verifier verifies the check based on the computed hash value, and the check verifier authenticates the customer by comparing the private data entered by the customer with the private data obtained from the database, to determine if there is a match.

Claims 4 – 11 (Canceled)

12. (Previously Presented) A system for verifying a check that is being used for an on-line transaction made over a computer network, comprising:

an input unit for receiving, from a customer, MICR data obtained from a MICR line of the check and private data of the customer, the MICR data including first MICR data that corresponds to bank account information and second MICR data that includes a one-way hash value that is computed based on the first MICR data and the private data of the customer that is not provided on the MICR line;

a web server for receiving the MICR data and the private data from the input unit, as well as transaction data corresponding to a desired on-line transaction to be made by the customer, the MICR data and the private data and the transaction data being received by the web server by way of the computer network; and

a check verifier for receiving, by way of the computer network as output by the web server, the private data provided by the customer via the input unit and the MICR data provided by the customer via the input unit,

wherein the check verifier verifies the check based on the computed hash value, and the check verifier authenticates the customer by comparing the private data entered by the customer via the input unit and provided to the check verifier by the web server, with the private data obtained by the check verifier directly from the database, to determine if there is a match.

13. (Previously Presented) The system according to claim 12, wherein the check verifier verifies the check when the hash value computed by the check verifier matches the second MICR data.